

EXHIBIT 85

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5 Consumer Financial Protection Bureau v. Navient
6 Corporation, et al.

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8 Transcription of Audio File Produced At
9 NAV-06399164

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11 Call Runtime: 9:17
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1 AUTOMATED VOICE: Caller.

2 REPRESENTATIVE: Thank you for calling.
3 This is Tonya. Who do I have the pleasure of speaking
4 with today?

5 CUSTOMER: [REDACTED].

6 REPRESENTATIVE: That's crazy.

7 [REDACTED], thank you. If you could verify
8 account or social security number for me, please.

9 CUSTOMER: It's [REDACTED].

10 REPRESENTATIVE: Thank you. What's your
11 date of birth?

12 CUSTOMER: [REDACTED].

13 REPRESENTATIVE: Thank you. My goal is
14 to provide you with outstanding customer service. I
15 would like to invite you to take a brief four-question
16 survey after the call to rate your experience today.

17 How may I help you?

18 CUSTOMER: Okay. I'd like to put my
19 loans in forbearance for a year.

20 REPRESENTATIVE: For a whole year? Did
21 you want to see if you were eligible for anything else
22 other than the forbearance before you did that, or you
23 just wanted the forbearance put on there?

24 CUSTOMER: I could -- I don't -- I don't
25 know if I'd be eligible for anything else.

1 REPRESENTATIVE: Well, let's see. Are
2 you working full-time?

3 CUSTOMER: Yes.

4 REPRESENTATIVE: Okay. Are you -- how --
5 how many is in your family?

6 CUSTOMER: I'm single right now. I'll be
7 getting married in a year.

8 REPRESENTATIVE: Oh, okay.
9 Congratulations on that.

10 Also, to -- what do you bring home a month
11 before taxes is taken out?

12 CUSTOMER: I'm going to say 2400.

13 REPRESENTATIVE: Okay. So you are -- you
14 are over the poverty guideline. You do not meet the
15 eligible for unemployment.

16 And you're not in school or anything like
17 that, right?

18 CUSTOMER: No.

19 REPRESENTATIVE: Okay. All right. So
20 definitely we could just go ahead and do the forbearance
21 for you then.

22 And you said you wanted to do a whole
23 entire year?

24 CUSTOMER: Yes, please.

25 REPRESENTATIVE: Okay. One moment.

1 All right. Now, I am showing that your
2 loans are currently 33 days past due. So what I want to
3 do for right now is to bring the loans current and then
4 go ahead and put you on forbearance for the year.

5 CUSTOMER: Okay.

6 REPRESENTATIVE: All right. Just give me
7 a couple of minutes to go ahead and set that up, and
8 I'll be right with you.

9 CUSTOMER: All right.

10 REPRESENTATIVE: I'm still working on
11 your loans for you. I'll be right with you.

12 CUSTOMER: Okay.

13 REPRESENTATIVE: How is your day going so
14 far?

15 CUSTOMER: It's going okay.

16 REPRESENTATIVE: That's good to hear.

17 CUSTOMER: I still have to go to work,
18 so...

19 REPRESENTATIVE: Oh, okay. I'm almost
20 done.

21 CUSTOMER: Okay. Not a problem.

22 REPRESENTATIVE: All right. So your
23 loans are all now brought current. Now I'm going to
24 read to you a disclosure for the forbearance.

25 CUSTOMER: Okay.

1 REPRESENTATIVE: Oh, some of these are
2 past due. One moment.

3 All right. I'm going to place you on just
4 a brief hold for a few minutes, and I'll be right with
5 you. Thank you.

6 CUSTOMER: Okay.

7 (On hold from 4:02-6:34.)

8 REPRESENTATIVE: All right. I really
9 appreciate your patience there. I did -- I had to
10 correct your dates on these bringing your loans current.

11 CUSTOMER: Not a problem.

12 REPRESENTATIVE: Okay. So for the
13 forbearance, it says, you're requesting a forbearance
14 because you're willing but temporarily unable to make
15 your payment due to a hardship. Your next payment due
16 date is going to be on July 14th of 2015. Forbearance
17 will bring your loans current. Forbearance will not
18 resolve all of your delinquencies. You intend to repay
19 your loan upon the expiration of the forbearance
20 according to the terms of your promissory note. You may
21 be eligible for a repayment option, which includes
22 standard, graduated, extended, or income-driven
23 repayment plans. Interest will accrue during the
24 forbearance period. Unpaid interest will be
25 capitalized, added to the principal balance, which will

1 increase the total cost of your loan. This forbearance
2 does not remove any late fees or previously reported
3 delinquency information from your credit report.
4 Forbearance will also be applied to all other eligible
5 federal loans that we service.

6 Do you agree to the terms and conditions
7 of the forbearance?

8 CUSTOMER: Yes, I do.

9 REPRESENTATIVE: Okay. Did you have any
10 questions about what I just read?

11 CUSTOMER: No.

12 REPRESENTATIVE: Okay. One moment. I'm
13 almost done. I'm just putting your other --

14 CUSTOMER: Make it as easy as possible
15 for you.

16 REPRESENTATIVE: All right. So you're
17 all set. You're all on the forbearance, all of the
18 loans. You're not due until next year.

19 One moment.

20 CUSTOMER: Okay.

21 REPRESENTATIVE: And what is this? Let
22 me just give you the date. So you have two different
23 billings. So some of them are saying July 14th of 2015.
24 Some of them are saying August 4th of 2015.

25 So you also have one College Advantage

1 Loan. That's -- I don't think I can put that loan into
2 a forbearance. One moment.

3 CUSTOMER: Okay.

4 REPRESENTATIVE: Yeah, for this
5 particular loan, you have to pay a fee to do that. It's
6 for \$50. And then that'll forebear your loan for up
7 to -- what is it -- three months at a time for that --
8 for that particular loan. That's the -- kind of like a
9 private loan.

10 CUSTOMER: That's the private loan that I
11 have?

12 REPRESENTATIVE: Uh-huh, the College
13 Advantage.

14 CUSTOMER: Yeah. That -- I -- I'll
15 keep -- I'll just keep paying that one.

16 REPRESENTATIVE: Okay. So just
17 understand that it is showing 33 days past due as well,
18 okay?

19 CUSTOMER: Yeah. I -- I just made a
20 payment today.

21 REPRESENTATIVE: Oh, okay. So you're all
22 set up with that one. Then you're fine.

23 Did you have any other questions or
24 concerns?

25 CUSTOMER: No, not at this time.

1 REPRESENTATIVE: Okay. And thank you so
2 much for calling. You enjoy the rest of your day.

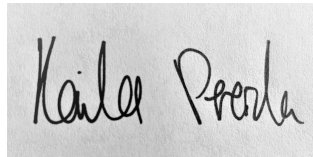
3 CUSTOMER: Thank...

4 (End of recording.)
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CERTIFICATE

I, Kailee Pereida, Court Reporter and
Transcriptionist, do hereby certify that I was
authorized to and did listen to and did stenographically
transcribe the foregoing recorded proceedings and that
the transcript is a true record to the best of my
professional ability.

Dated this 22nd day of May, 2019.

A rectangular box containing a handwritten signature in black ink. The signature appears to read "Kailee Pereida" in a cursive script.

Kailee Pereida